



Jeff Leibowitz  
Trusted Insurance Advisor

## Inside This Issue

|   |   |
|---|---|
| 3 Reasons Flood Insurance Is So Important...    | 1 |
| Great News..No Out of Pocket Costs for Taxes... | 1 |
| Client Thank You's and 2009 Referral Winner...  | 2 |
| Charity Programs for 2009...                    | 2 |
| 3 Reasons Flood Insurance Is So Important-cont. | 3 |
| Defensive Driving Coupon...                     | 3 |
| Did You Know...                                 | 3 |
| Recipe: Corned Beef ~ n ~ Cabbage               | 3 |
| 2010 Referral Program                           | 4 |

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# Circle of Safety

A Newsletter Published Exclusively For Members of Atlantic Agency Insurance & Taxes

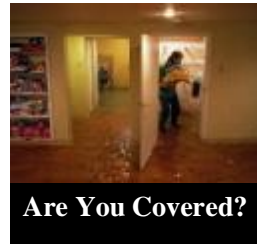
## 3 REASONS FLOOD INSURANCE IS SO IMPORTANT

**F**lood Insurance might be one of the most important forms of protection the average homeowner ever purchases! **“Unfortunately, it’s also one of the most overlooked.”** said Jeff Leibowitz, President of Atlantic Agency

I have listed below some of the reasons flood insurance should be at the top of your insurance portfolio:

### 1.) Revised FEMA Maps

Millions of homeowners across America have been surprised to learn they need to purchase flood insurance for the first time. New homebuyers and even sellers should make a point of obtaining up-to-date plat maps to determine if they fall within the new flood zones implemented by the Federal Emergency Management Agency. Otherwise the mortgage company is likely to purchase a policy on your behalf.



Are You Covered?

### 2.) High Risk

Even if your property doesn’t fall within a known flood zone, it’s often a good idea to purchase a flood insurance policy. Flooding is one of the most frequent high-dollar claims submitted. In fact, flooding is more likely to take place than is fire or other named hazards.

### 3.) Big Damage

Many homeowners make the mistake of thinking they are covered for flood-related damages when, in fact, they are not! Flooding is caused by more than merely rising water. Other common causes of flood-related damage are broken pipes, storm surge, rain and of course flash flooding. Unfortunately, the time to obtain flood insurance is before it’s needed. Don’t wait until storm season to obtain quotes, as it’s often too late. Most flood policies go into effect 30 days after purchase.

(Continued on page 2)

## GREAT NEWS...

# NO OUT OF POCKET COSTS!!

# Fast/Accurate Tax Returns

**Bring this newsletter to our office for a \$50 Discount on your tax return.**

✓Rapid Return ✓Electronic Filing ✓Direct Deposit ✓Maximize Your Refund

## NOBODY MAKES TAX PREPARATION EASIER!

“I went to Atlantic Tax Services and received great service with a smile! Not only did they get me a refund within 24-48 hours I didn’t have to pay upfront for their services!” Thanks Atlantic Agency Tax Services I will recommend all my friends to you! **S. Johnson, N Babylon, NY**



# Thank You!

Thanks to all our clients who graciously referred their family, friends and associates to our agency. We build our agency on your positive comments. We couldn't do it without your help!

Below are a few of those who referred their family, friends and associates to our agency:

**Sam Kaid**

**Nickerson Wood Floor  
E & M Contracting Corp.**

**Danielle Austin**

**Majestic Design Construction**

**Marcus Gusman**

**Thomas Jasinki**

**Jamie Fontana**

**Stephanie Loguerico**

**Ivana Bogdanowicz**

All the names listed above have received 2 Lottery Tickets and were entered into our quarterly and annual drawing.

## 2009 Grand Prize Winner!



Jeff Leibowitz, President and Keith Gossweiler, Manager of our N. Babylon Office presents John Volastro or Red John, Inc. our "2009 Grand Prize Referral Winner with a \$1,500.00 Shopping Spree!" **Congratulations John!**

### We had GREAT SUCCESS raising money for our charity program in 2009 thanks to you OUR VALUED CLIENTS !!

We raised over \$3,564.00 that we donated to various food pantry's in your area's. Not only did we raise money for families to enjoy holiday meals we also collected bundles of toy's that were donated to the Little Flower Children and Family Services of NY! Together we made the holiday season brighter and better for many of our local neighbors.

### Thank you



Maddy and Toni Leibowitz along with their two helpers Jake and Austin (Eric's Family) deliver a wagon full of toys to the Little Flower Children and Family Services of NY located at 2450 Wading River Road in Wading River, NY 11792 Also pictured is Chris Mushowski, Donation Coordinator and Sister Agnese.

Lisa Melgar, Manager of our Riverhead Office delivers a check to Open Arms Care located at 1018 Northville Turnpike Riverhead, NY 11901



Eric Leibowitz, Manager of our Huntington Station Office delivers a check to Troicare House located at 400 Main Street, Huntington, NY 11743



Keith Gossweiler, Manager of our N. Babylon Office delivers a check to Bread of Life World Outreach Center located at 325 Wyandanch Avenue, N. Babylon, NY 11704



Maddy Leibowitz, Vice President of Business Development delivers a check to Hope Lutheran Church located at 46 Dare Road, Selden, NY 11784



**Every referral you sent us made a big difference so, keep those referrals coming and let's beat our 2009 totals! We can help twice as many people in 2010.**

### 3 REASONS FLOOD INSURANCE IS SO IMPORTANT CONTINUED FROM PAGE 1

To determine if you're fully covered in the event of flood related damage, simply **Call us today at (866) 272-8310** to receive a your **FREE Flood Insurance Quote** to make sure **You Have All The Protection You Need!**

P.S.

Remember, flood-related damage is the single most common cause of additional property destruction after a hurricane, storm surge or even an earthquake.

Nearly every item in your home is subject to water damage, including drywall, electrical systems, furniture and other belongings and household items.



### Did You Know?

If you combine your Auto & Homeowner Insurance Policies it could **SAVE** You Up to **37%** on your Insurance!

**Call Us Today at**  
**866-272-8310**



**SAVE 10% on Your Insurance & 6 POINTS with DMV**

without leaving the comfort of your home!

We are proud to announce that DMV will now accept the On-Line Defensive Driving Class!

Go to our website

[www.atlanticagency.com](http://www.atlanticagency.com)

and enter PromoCode

NY128682 and

**Save \$10.00 TODAY!!**

“What’s more Irish than a traditional recipe for corned beef and cabbage? Serve with mustard or horseradish if desired.” **ENJOY!!**

#### Recipe: Corned Beef ~n~ Cabbage

##### Ingredients:

- 3 Pounds corned beef brisket with spice packet
- 10 small red potatoes
- 5 carrots, peeled and cut
- 1 large head of cabbage, cut into small wedges

##### Directions:

- 1.) Place corned beef in large pot or Dutch oven and cover with water. Add the spice packet that came with the meat. Cover pot and bring to a boil, then reduce to a simmer. Simmer approximately 50 minutes per pound or until tender.
- 2.) Add whole potatoes and carrots, and cook until the vegetables are almost tender. Add cabbage and cook for 15 minutes more. Remove meat and let rest 15 minutes.
- 3.) Place vegetables in a bowl and cover. Add as much broth (cooking liquid) as you want over the vegetables. Slice meat across the grain.



Circle of Safety is brought to you free by:

# Atlantic Agency

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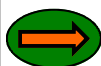
Thanks for reading! If you'd like to tell me what you think about our newsletters, please send me an email at [info@atlanticagency.com](mailto:info@atlanticagency.com)!

HUGE **SAVINGS** on Auto & Home Insurance if purchased by March 31, 2010!

News and Tips to Make Your Life Easier, Safer and Happier...

Page 4

Wisdom to Live By



"The secret of joy in work is contained in one word — *"EXCELLENCE."* To know how to do something well is to enjoy it."  
Pearl S. Buck

Our 2010 Referral Program is under way.. Will you be our 4th GRAND PRIZE REFERRAL WINNER to be pictured below?

Go to [www.atlanticagency.com](http://www.atlanticagency.com) and check it out!

Refer a friend, family member or a co-worker for a quote (no purchase necessary) and we'll give you...

- 1.) 2 Free Lottery Tickets for every referral and entry into Quarterly Prize Drawing!
- 2.) \$100.00 Gas Card Quarterly and an entry into our Grand Prize Drawing!
- 3.) A Chance to be "OUR GRAND PRIZE REFERRAL WINNER!"

Past Grand Prize Referral Winners!



Chris Kunst  
2007-\$1,500 Shopping Spree



Pearl LaSoya  
2008- \$1,500 Shopping Spree



John Volastro of Red John, Inc.  
2009- \$1,500 Shopping Spree